

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

BRIAN NOWAKOWSKI  
LYNELLE R. NOWAKOWSKI  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:20-10139

Chapter 13

Document No.:

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**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 25, 2025

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmevf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/21/2020 and confirmed on 6/25/20 . The case was subsequently Completed  
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		95,546.43
Less Refunds to Debtor	615.04	
TOTAL AMOUNT OF PLAN FUND		94,931.39

Administrative Fees				
Filing Fee	0.00			
Notice Fee	0.00			
Attorney Fee	7,200.00			
Trustee Fee	4,880.51			
Court Ordered Automotive Insurance	0.00			
TOTAL ADMINISTRATIVE FEES				12,080.51

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Secured</b>					
M & T BANK	Acct: 8349	0.00	59,403.07	0.00	59,403.07
M & T BANK	Acct: 8349	1,061.22	1,061.22	0.00	1,061.22
AUTO USE	Acct: 1510	5,686.00	5,686.00	506.07	6,192.07
PA STATE EMPLOYEES CU/PSECU	Acct: 2532	14,099.69	14,099.69	2,094.83	16,194.52
					82,850.88

Priority				
LAUREN M LAMB ESQ	Acct:	0.00	0.00	0.00
BRIAN NOWAKOWSKI	Acct:	0.00	0.00	0.00
BRIAN NOWAKOWSKI	Acct:	615.04	615.04	0.00
STEIDL & STEINBERG PC	Acct:	3,900.00	3,900.00	0.00
KENNETH M STEINBERG ESQ	Acct:	0.00	0.00	0.00
STEIDL & STEINBERG PC	Acct: XXXXXXXXXXXXXXXXXXXXXXXX4-25	3,300.00	3,300.00	0.00

\*\*\* N O N E \*\*\*

Unsecured				
AWL	Acct:	0.00	0.00	0.00
CAPITAL ONE**	Acct: 8503	0.00	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AMERIC	Acct: 5594	3,172.82	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AMERIC	Acct: 9934	463.31	0.00	0.00
JPMORGAN CHASE BANK NA S/B/M/T CH		1,383.38	0.00	0.00

20-10139

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Unsecured</b>					
	Acct: 1061				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: 4WYJ				
	THE SWISS COLONY	0.00	0.00	0.00	0.00
	Acct: 753O				
	DISCOVER BANK(*)	3,777.95	0.00	0.00	0.00
	Acct: 2860				
	FIRST FEDERAL CREDIT CONTROL	0.00	0.00	0.00	0.00
	Acct: 2677				
	FLEXSHOPPER LLC	4,425.11	0.00	0.00	0.00
	Acct: 5267				
	QUANTUM3 GROUP LLC - AGENT FOR GI	574.73	0.00	0.00	0.00
	Acct: 7132				
	MIDLAND CREDIT MANAGEMENT INC	59.91	0.00	0.00	0.00
	Acct: 9290				
	INDIGO CREDIT CARD++	0.00	0.00	0.00	0.00
	Acct: 7132				
	JEFFERSON CAPITAL SYSTEMS LLC*	596.08	0.00	0.00	0.00
	Acct: 4614				
	MARINER FINANCE LLC	4,288.73	0.00	0.00	0.00
	Acct: 1275				
	MIDNIGHT VELVET	0.00	0.00	0.00	0.00
	Acct: 729O				
	PATHOLOGY ASSOCIATES OF ERIE	0.00	0.00	0.00	0.00
	Acct: 9478				
	PORTFOLIO RECOVERY ASSOCIATES LL	398.06	0.00	0.00	0.00
	Acct: 9062				
	UPMC HEALTH SERVICES	2,773.60	0.00	0.00	0.00
	Acct: 2532				
	CAVALRY SPV I LLC - ASSIGNEE(*)	423.00	0.00	0.00	0.00
	Acct: 5303				
	PORTFOLIO RECOVERY ASSOCIATES LL	0.00	0.00	0.00	0.00
	Acct: 4282				
	UPMC PHYSICIAN SERVICES	103.43	0.00	0.00	0.00
	Acct: 2532				
	UPMC PHYSICIAN SERVICES	413.80	0.00	0.00	0.00
	Acct: 8654				
	PENELEC/FIRST ENERGY**	237.46	0.00	0.00	0.00
	Acct: 3973				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 4816				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				

\*\*\* N O N E \*\*\*

TOTAL PAID TO CREDITORS 82,850.88

TOTAL CLAIMED	
PRIORITY	0.00
SECURED	20,846.91
UNSECURED	23,091.37

Date: 06/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

IN RE:

BRIAN NOWAKOWSKI  
LYNELLE R. NOWAKOWSKI  
Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:20-10139

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

In re:  
Brian Nowakowski  
Lynelle R. Nowakowski  
Debtors

Case No. 20-10139-JCM  
Chapter 13

District/off: 0315-1  
Date Rcvd: Jun 25, 2025

User: auto  
Form ID: pdf900

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Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Brian Nowakowski, Lynelle R. Nowakowski, 423 Lowery Road, Erie, PA 16511-1330
15203550	+ Auto Use, 45 Haverhill St, Andover, MA 01810-1499
15203551	+ Auto Use, Attn: Bankruptcy, 45 Haverhill St, Andover, MA 01810-1499
15203552	+ Capital One, Po Box 703, Wood Dale, IL 60191-0703
15203579	P S E C U, P.o. Box 1006, Harrisburg, PA 17108

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 26 2025 00:34:01	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 26 2025 00:34:07	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15203555	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 26 2025 00:34:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15203553	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 26 2025 00:46:29	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15211015	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 26 2025 00:33:24	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15204902	+ Email/Text: bankruptcy@cavps.com	Jun 26 2025 00:31:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15203558	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jun 26 2025 00:46:25	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15203559	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jun 26 2025 00:33:18	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15203561	+ Email/Text: bankruptcy@firstenergycorp.com	Jun 26 2025 00:31:00	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303
15203560	^ MEBN	Jun 26 2025 00:21:20	Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
15203563	+ Email/Text: bankruptcy@sccompanies.com	Jun 26 2025 00:31:00	Country Door/Swiss Colony, Attn:Bankruptcy, 1112 Seventh Ave, Monroe, WI 53566-1364
15203562	+ Email/Text: bankruptcy@sccompanies.com	Jun 26 2025 00:31:00	Country Door/Swiss Colony, 1112 7th Ave, Monroe, WI 53566-1364
15203564	Email/Text: mrdiscen@discover.com	Jun 26 2025 00:30:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15207189	Email/Text: mrdiscen@discover.com		

District/off: 0315-1

User: auto

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15203565	+ Email/Text: mrdiscen@discover.com	Jun 26 2025 00:30:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15203566	Email/Text: rj@ffcc.com	Jun 26 2025 00:30:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15203567	Email/Text: rj@ffcc.com	Jun 26 2025 00:30:00	First Federal Credit Control, 24700 Chagrin Blvd, Cleveland, OH 44122
15215081	+ Email/Text: bankruptcy@flexshopper.com	Jun 26 2025 00:30:00	First Federal Credit Control, Attn: Bankruptcy, 24700 Chagrin Blvd, Ste 205, Cleveland, OH 44122
15203568	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jun 26 2025 00:31:00	FlexShopper, LLC, 901 Yamato Road, Suite 260, Boca Raton, FL 33431-4415
15203569	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jun 26 2025 00:31:00	Genesis Bc/Celtic Bank, Po Box 4499, Beaverton, OR 97076-4499
15227652	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 26 2025 00:31:00	Genesis Bc/Celtic Bank, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15203570	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 26 2025 00:31:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15203571	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 26 2025 00:31:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
15226947	+ Email/Text: RASEBN@raslg.com	Jun 26 2025 00:30:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
15203573	Email/Text: camanagement@mtb.com	Jun 26 2025 00:30:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15203572	Email/Text: camanagement@mtb.com	Jun 26 2025 00:30:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15235620	Email/Text: camanagement@mtb.com	Jun 26 2025 00:30:00	M & T Bank, Po Box 900, Millsboro, DE 19966
15203575	+ Email/Text: bankruptcy@marinerfinance.com	Jun 26 2025 00:30:00	M&T Bank, PO Box 840, Buffalo, NY 14240
15203574	+ Email/Text: bankruptcy@marinerfinance.com	Jun 26 2025 00:30:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15230914	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 26 2025 00:31:00	Mariner Finance, LLC, 8211 Town Center Dr, Nottingham, MD 21236-5904
15203576	+ Email/Text: bankruptcy@sccompanies.com	Jun 26 2025 00:31:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15203577	+ Email/Text: bankruptcy@sccompanies.com	Jun 26 2025 00:31:00	Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
15203580	+ Email/Text: bankruptcynotices@psecu.com	Jun 26 2025 00:31:00	Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
15203581	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 26 2025 00:33:20	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
15203582	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 26 2025 00:34:09	Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15222785	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 26 2025 00:59:45	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfold, VA 23502
15224542	+ Email/Text: bankruptcynotices@psecu.com	Jun 26 2025 00:31:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15236635	+ Email/Text: BankruptcyEast@firstenergycorp.com	Jun 26 2025 00:30:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
			Penelec, 101 Crawford's Corner Rd Bldg #1, Suite 1-511, Holmdel NJ 07733-1976

District/off: 0315-1

User: auto

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15229461	Email/Text: bnc-quantum@quantum3group.com	Jun 26 2025 00:31:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15203723	^ MEBN	Jun 26 2025 00:22:05	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15232205	Email/Text: BNCnotices@dcmservices.com	Jun 26 2025 00:30:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15229881	Email/Text: BNCnotices@dcmservices.com	Jun 26 2025 00:30:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 42

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T BANK
15203578		Mortgage
15203583		Vehicle loan
15203584		Vehicle loan
15203557	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15203556	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15203554	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281

TOTAL: 4 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 27, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor M&T BANK dcarlon@kmllawgroup.com
Lauren M. Lamb	on behalf of Joint Debtor Lynelle R. Nowakowski julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Lauren M. Lamb	on behalf of Debtor Brian Nowakowski julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Matthew Fissel	on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com wbef@brockandscott.com

Office of the United States Trustee

District/off: 0315-1

User: auto

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Date Rcvd: Jun 25, 2025

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Total Noticed: 47

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

TOTAL: 6